

CHUBB®

PO Box 1600, Whitehouse Station, NJ 08889-1600

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***Additional information concerning Deductible Clauses**

Please see **Section I - Deductible** in your policy, which describes how deductibles are applied at the time of a covered loss.

If Endorsement 02-02-0497 or Endorsement 02-02-0531 is shown on your Declarations Page, you have Extended Replacement Cost. The application of Extended Replacement Cost at the time of a covered loss may affect the amount of any applicable deductible.

Deductible Clause 1 and Deductible Clause 2. If a percentage is shown for Deductible Clause 1 or 2 on your Declarations Page, and you have Extended Replacement Cost, the dollar amount of your deductible may change if your Coverage A (Dwelling) limit is increased due to the application of Extended Replacement Cost at the time of a covered loss. If either Essential Equipment Breakdown Coverage (Form 02-10-0798) or Enhanced Equipment Breakdown Coverage (Form 02-10-0799) is shown on your Declarations Page, the dollar amount of your Deductible Clause 1 or Deductible Clause 2 will be reduced by the equipment breakdown deductible applied to a covered equipment breakdown occurrence if Deductible Clause 1 or Deductible Clause 2 applies to the same occurrence.

Vacant house deductible. The vacant house deductible, as described in your policy, is equal to 5% of the Coverage A (Dwelling) limit shown on your Declarations Page or the increased Coverage A limit if Extended Replacement Cost applies at the time of a covered loss. If the dollar amount of Deductible Clause 1 or 2 is greater than the dollar amount of the vacant house deductible at the time of a covered loss, the dollar amount of the vacant house deductible will be increased to the greater Deductible Clause amount. If either Essential Equipment Breakdown Coverage (Form 02-10-0798) or Enhanced Equipment Breakdown Coverage (Form 02-10-0799) is shown on your Declarations Page, the dollar amount of your vacant house deductible will be reduced by the equipment breakdown deductible applied to a covered equipment breakdown occurrence if the vacant house deductible applies to the same occurrence.

Deductible waiver. We will waive up to the first \$50,000 of the amount of Deductible Clause 2 for losses of more than \$50,000, but not for losses subject to Deductible Clause 1, the vacant house deductible, the earthquake deductible, or the equipment breakdown deductible.

MOLD, FUNGI OR OTHER MICROBES COVERAGE

Your policy automatically includes **Mold, Fungi or Other Microbes Coverage** with a limit of liability of \$10,000. This is not additional insurance.

Endorsement Form No. 02-02-0497 Texas *Platinum* Extended Replacement Cost endorsement is ADDED

SUMMARY OF APPLICABLE CREDITS**AMOUNT OF CREDIT**

| | |
|-------------------------------|------|
| CENTRAL STATION BURGLAR ALARM | 5.0% |
|-------------------------------|------|

SUMMARY OF APPLICABLE STATE ASSESSMENTS, SURCHARGES, OR ADJUSTMENTS TO YOUR PREMIUM

A Texas FAIR Plan Association adjustment of \$13 is included in the Total Policy Premium amount above.

